



BC Cancer Agency

CARE & RESEARCH

An agency of the Provincial Health Services Authority

Financial Information for Cancer Patients

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Introduction

Cancer can have an impact on many aspects of our lives, including our finances. The following is meant as a guide to assist you in finding financial support.

Generally, if you receive **income assistance** through the Ministry of Employment & Income Assistance (formerly known as the Ministry of Human Resources), or are eligible for assistance with the Department of Veterans Affairs or Indian Affairs, contact your Financial Aid Worker or Counsellor at these organizations for more information.

What If You Need to Stop Working?

If you are unable to work, due to cancer or cancer treatment, the following programs may provide you with income replacement options.

Employer Benefits

- Ask your employer about optional benefits that may be available at your work, such as Short Term Disability, Long Term Disability, Sick Leave and Vacation Days.

Employment Insurance (EI) – Sickness Benefits

Human Resources and Social Development Canada (HRSD)

- If you are employed, but not able to work for medical reasons, you may be eligible for benefits through EI sickness benefits.

Eligibility and Coverage:

- For people who are unable to work because of sickness. In BC, first time applicants need 900 insured hours (call office or check website for more details).
- Sick benefits can be paid for up to 15 weeks.
- Duration of regular benefits may depend on unemployment rate of the region.
- Payment is usually made within 28 days.
- A medical certificate telling how long the illness is expected to last must be provided.
- Apply at the nearby Human Resources and Social Development Canada office in your area.
Toll free 1.800.206.7218

www.hrsdc.gc.ca/en/ei/menu/eihome.shtml

- For detailed information on sickness benefits, check out the following website:
www.sdc.gc.ca/en/ei/types/special.shtml

Canada Pension Plan Disability (CPP Disability)

Eligibility and Coverage:

- Between the ages of 18 and 65 and have enough Canada Pension Plan contributions at the time of disability (ie. have contributed to C.P.P. in the last 4 out of 6 years). Phone toll free number with your S.I.N. number handy to inquire about status.
- Experiencing severe and prolonged disability (according to the Canada Pension definitions).
- Must have acquired disability before, or within, six months after your Canada Pension Plan retirement pension started if you are between 60 and 65 years of age; and the disability must be a physical or mental impairment that is both **severe** and **prolonged** simultaneously. “Severe” means that you are unable to regularly carry out any gainful employment. “Prolonged” means that the disability is likely to be of indefinite duration or is likely to result in death.
- Children could be eligible for a disabled contributor’s Childs Benefit if you receive a

Guaranteed Income Supplement (GIS):

- Eligibility is dependent on your income. If you only receive the Old Age Pension, you may qualify.

For more information, phone:

English 1.800.277.9914

French 1.800.277.9915

www.hrsdc.gc.ca/en/gateways/topics/fyf-gxr.shtml

- For detailed information on GIS, check out the following website:

www.hrsdc.gc.ca/en/isp/pub/oas/gismain.shtml

Ministry of Employment & Income Assistance

Regular Benefits

- People who have little or no means of paying living expenses.
- Benefits include monthly support, shelter allowance, medical and prescription costs, and travel and accommodation costs for medical treatment.
- Need to be financially independent for two years prior to claim (those who are receiving Persons with Disability are excluded from these criteria).
- Contact your local Employment and Income Assistance office for an appointment.
- Your monthly family income, assets, job readiness and/or disability level will determine your eligibility for assistance.

Person with Persistent Multiple Barriers (PPMD)

- Person must have received social assistance for 12 out of the last 15 months.
- Have severe multiple personal barriers to employment.
- Have a medical condition that has lasted for at least 1 year and likely to continue or reoccur frequently for at least 2 years.

Persons with Disabilities (PWD)

- Includes persons with prolonged disability (ie. deemed by physician and assessor).
- The disability must be severe (ie. difficulties with activities of day to day life).
- The person needs to be on regular income assistance beforehand to be eligible.
- If your medical condition is considered severe enough that you will no longer be able to work (as determined by your physician/oncologist), notify the Employment and Assistance Worker of this and request a Persons with Disability application package to begin this application process.

- For further information, call Ministry of Employment and Income Assistance at
Enquiry BC 604.660.2421
Phone Victoria 250.387.6121
Phone Toll Free 1.800.663.7867
www.eia.gov.bc.ca/pwd.htm
- **To apply for income assistance** - regular benefits, PPMD, or PWD
Phone 1.866.866.0800 (press option #3 & you will be transferred to the office in your area)
- If you have no money for food, are at risk of being evicted, or need medication for life-threatening circumstances, you may be eligible for immediate assistance.

Life Insurance Policies

Contact your insurance company. It may be possible to have your premiums waived without affecting the policy. Some policies may allow terminally ill persons to withdraw monies while living.

Department of Veterans Affairs (DVA)

- If you are a veteran, you may be eligible for financial help for care and equipment depending on your coverage.

For more information, phone:

English 1.866.522.2122

French 1.866.522.2022

www.vac-acc.gc.ca

What If You Need Help Getting Medical Costs Covered?

Your cancer treatment (ie. surgery, chemotherapy and radiation therapy) is covered through the BC health care system. However, sometimes you will need additional items like wigs or symptom-management drugs that may not be covered. Here are some options that may cover additional prescription and general medical costs.

1. Prescription Costs

Pharmacare

- Partial reimbursement (e.g. up to 70%) above an annual deductible is available for individuals registered with MSP through Pharmacare. Benefits include most medications and designated permanent prosthetic appliances.
- All applicants must be registered with Fair Pharmacare Program.
- For further information about Pharmacare drug coverage phone:
Toll free 1.800.663.7100
Lower Mainland 604.683.7151
www.healthservices.gov.bc.ca/pharme

Extended Health Plan

- This is optional coverage that may be offered by your employer. Your extended health plan may cover some expenses such as ambulance, prescription medication, equipment or home oxygen costs.

Ministry of Employment and Income Assistance

- If you receive income assistance, your prescriptions will likely be covered through Pharmacare “Plan C”. Speak to your Financial Aid Worker for further information.

Palliative Benefits Program

- If you need help for end of life care (ie. with a projected life-expectancy of 6 months or less by your physician), you can ask your doctor to assess your eligibility for this program (ie. medication, medical supplies and equipment).

BC Palliative Benefits Program
BC Ministry of Health
Toll free 1.800.663.7100
Vancouver 604.683.7151
www.healthservices.gov.bc.ca/pharme/outgoing/palliative.html

- Person must be covered by BC Medical Services Plan (MSP).

Canadian Cancer Society (CCS)

- Emergency Aid Program provides limited, short-term financial assistance for treatment-related items (transportation, accommodation and symptom management drugs). Applicant's income is assessed for eligibility.
- Assistance for drug coverage is re-assessed yearly.
- Must be registered with Pharmacare.
- Contact your local Canadian Cancer Society for the services they provide in your community. Look in your phone book for the local number, call toll free 1.888.939.3333 or check their website www.cancer.ca

Special Authority Drugs

- There are certain drugs that may be covered through special programs by the drug companies, or through "special authorization" from your cancer doctor. Ask your cancer care team about these drugs.

2. General Medical Costs

Medical Services Plan (MSP)

- MSP offers medical coverage to all residents of BC for a fee.
- Coverage is subject to application and the payment of any required premiums.
- MSP pays for medically required services of physicians and surgeons, for dental surgery (when performed in a hospital) and cost of hospital stay.
- **Premium Assistance:**
Persons eligible for MSP regular premium assistance are Canadian citizens or Landed Immigrants with low incomes and who have lived in Canada for the last 12 months.
- **Regular Premium Assistance:**
This is based on net income for the previous year, less deductions for family size, age and disability.
- **Temporary Premium Assistance:**
This may be available to persons who are unable to pay their premiums because of unexpected financial hardship and who do not qualify for Regular Premium Assistance based on their previous year's income. Temporary Premium Assistance is granted for 6 months only.
- If you are eligible for premium assistance, your Pharmacare deductible may change to give 100% reimbursement for prescription drugs after deductible providing Pharmacare is notified.

Medical Services Plan
PO Box 9035, Stn Prov Govt
Victoria, BC V8W 9E3
Vancouver 604.683.7151
Toll free 1.800.663.7100
www.healthservices.gov.bc.ca

Extended Health Plan

- This is optional coverage that may be offered by your employer. Your extended health plan may cover some expenses such as ambulance, prescription medication, equipment or home oxygen costs.

Tax Deductions for Medical Costs

- Some medical expenses may be claimed as a tax deduction, (ie. prescription, accommodation and travel costs). Disability tax credits are also available for those eligible. Check with your tax office for a copy of Medical Expenses and Disability Tax Credits.

Canada Customs and Revenue Agency
English 1.800.959.8281
French 1.800.959.7383
www.cra-arc.gc.ca

Royal Canadian Naval Benevolent Fund

- You may be eligible for financial assistance if you served in one of the following capacities:
 - Naval Forces prior to 1968
 - Canadian Merchant Navy during WW II
 - a member with Canadian Forces with service in the Maritime Command
 - had a Navy or Sea Element rank designation
 - the dependent of someone who served in one of the above areas
- This fund can provide an interest free loan or grant, but does not provide ongoing financial support.

Phone toll free 1.888.557.8777
www.rcnbf.ca

Community Associations and Groups

- As a member, you may be able to access financial support during illness of an association and/or community group (ie. service groups, churches).

First Nations Health

- If you are a First Nation's person, you may be eligible for help for medical expenses. Contact your band Community Health office.
- You may also call Health Canada First Nations Branch toll free 1.800.317.7878 or in Vancouver at 604.666.3331 to clarify whether a drug is covered, but you need the Drug Information Number (DIN) from the prescription.
- For exceptional drugs, your pharmacist can contact the First Nations Drug Exception Centre 1.800.580.0950 (Ottawa) to discuss what drugs are covered.

www.hc-sc.gc.ca/fnih-spni/index_e.html

Ostomy supplies and prosthetic appliances

- Check with Pharmacare and extended health benefit plans regarding eligibility for reimbursement. Prosthetic appliances must be permanent and designated.

Nutritional Supplements (e.g. Boost, Ensure)

- Assistance may be available through your extended health benefit plan. If you are on income assistance, ask your worker about available benefits.

Wigs

- Donated wigs & hats are available, at no cost, through the Canadian Cancer Society.

Toll free	1.888.939.3333	Qualicum Beach	250.752.3222
Vancouver	604.879.9131	Courtenay	250.338.5454
Victoria	250.952.2244	Campbell River	250.286.1955
Nanaimo	250.741.8180	Cranbrook	250.426.8916
Port Alberni	250.724.2912	Kelowna	250.762-6381

www.cancer.ca

- If you wish to purchase a wig, check with your extended health benefit plan for reimbursement. A prescription from your physician will help document your claim. MSP does not cover wigs.

Ambulance Costs

- Individuals are responsible for ambulance costs except when one is going from Hospital A to Hospital B and then back to Hospital A for tests and/or treatment in a 24 hour period.
- Check with your extended health benefit plan for assistance.
- Ambulance charges may be waived if you are on “Premium Assistance” through MSP. Indicate on your bill that you are on Premium Assistance and return it to the address provided.
- Contact Ambulance Billing Enquiries
Victoria 250.952.1921
Toll free 1.800.665.7199
www.healthservices.gov.bc.ca/bcas/index.html

Home Aids

- Contact the Red Cross Loans Cupboard in your community. Medical equipment loans for up to three months are available. A note by your physician may be needed.

Regional Red Cross offices:

Lower Mainland	1.800.565.8000	East Kootenay	1.888.229.4232
Vancouver Island	1.800.661.9055	West Kootenay	1.800.761.0099
Okanagan	1.800.661.3308	Northern BC/Yukon	1.800.278.7177
Thompson	1.877.372.2334		

www.redcross.ca

- Hospice Programs in your community may loan medical equipment to palliative care patients.
- If you are registered with the Palliative Benefits Program, cost of home aids may be covered.

How Do I Cover Other Costs?

• Mortgage, Car Insurance and Credit Card Insurance

Check with the lending institution to explore whether you have disability coverage with your creditor.

• Tax Deductions for Medical Costs

Some medical expenses may be claimed as a tax deduction, (ie. prescription, accommodation and travel costs). Disability tax credits are also available for those eligible. Check with your tax office for a copy of Medical Expenses and Disability Tax Credits.

Canada Customs and Revenue Agency

English 1.800.959.8281

French 1.800.959.7383

www.cra-arc.gc.ca

Where Do I Stay If I Need Cancer Treatment Away From Home?

Sometimes the specific cancer treatment you need may not be available in your home town. Here are some options for accommodations when you are away from home for treatment. Also listed are other programs that may provide financial assistance or reduced costs as they apply to housing.

Canadian Cancer Society Accommodations

- Cancer Lodges run by the Canadian Cancer Society provide accommodation at a modest rate for out of town patients and their families who need to be close to a Cancer Centre for treatment or tests. A 24-hour nurse supervisor is available and meals are included in the cost.

Jean C. Barber Lodge
575 West 10th Avenue
Vancouver, BC V5Z 4C3
Phone 604.879.9131

Southern Interior Rotary Lodge
2251 Abbott Street
Kelowna, BC V1Y 1E2
Phone 250.712.2203

Vancouver Island Lodge
2202 Richmond Avenue
Victoria, BC V8R 4R5
Phone 250.592.2662

www.cancer.ca

Other Accommodations

- For information about other accommodations near the Cancer Centres, contact Patient and Family Counselling Services at the BC Cancer Agency. Contact numbers for the Cancer Centres are at the end of this booklet.

Accommodation Costs

- Assistance may be available through your extended health benefits plan through your employer, or through private insurance coverage.
- If you receive income assistance through the Ministry of Employment & Income Assistance, contact your Financial Assistance worker for more information.
- People with limited finances may apply to the Canadian Cancer Society, through the Emergency Aid Program. This assistance is available for up to one year.

Toll free 1.888.939.3333

Housing Related Costs

Safer Program

- Individuals who are 60+ years old, have resided in BC for 1 year and pay 30% of their income in rent, may be eligible for a rent subsidy.
- Contact the BC Housing Management Commission:
Toll free 1.800.257.7756
Vancouver 604.433.1711
www.bchousing.org

Residential Rehabilitation Assistance Program (RRAP)

- The RRAP program through the Federal government provides financial help for individuals whose home or apartment needs modifications to improve accessibility to the disabled.
- Contact the Canada Mortgage and Housing Corporation
Toll free 1.800.639.3938
www.cmhc-schl.gc.ca/en/ab/noho/noho_002.cfm

Property Tax Deferment Program

- People with disabilities as defined by the Disability Benefits Program Act (or 60+, or who are widowed) may be allowed to defer the payment of their property taxes until their home is sold. A preferential interest rate applies to the deferred taxes.
- Call Enquiry BC for further information:
Vancouver 604.660.2421
Victoria 250.387.0555
Elsewhere in BC 1.800.663.7867
www.rev.gov.bc.ca/rpt/property_tax_deferment.htm

Low Cost Rental Housing

- Subsidized housing may be available for families, individuals with disabilities and senior citizens. Check in your community to see what is available (ie. BC Housing, Capital Region Housing Corporation, Societies and Churches may be sources of housing contacts). There may be waiting lists.

Home Owner Grant

- If you are a property owner and are physically disabled or have a handicapped relative residing permanently with you, you may be eligible for a Provincial Home Owner Grant. Contact your municipal hall.

Home Owner Grant Administration Branch
(BC Ministry of Provincial Revenue)
1.888.355.2700
www.rev.gov.bc.ca/hog/physical.htm

Where Do You Get Support at Home for You and Your Family?

Sometimes people are no longer able to take care of their daily living tasks, like bathing yourself or caring for your children. Here are some options that may be useful in this area.

Homecare & Continuing Care

- Check with your extended health benefit plan to see what services are covered.
- Contact your Regional Health Authority or closest Public Health Unit to speak to someone about the Home and Community Care Program. You will likely have a financial assessment to determine costs. The cost of homemakers providing personal care (ie. bathing, grooming, etc) may be subsidized. Housekeeping tasks, such as cooking and cleaning, are not covered.

Fraser Health Authority
1.877.935.5669

www.fraserhealth.ca

Interior Health Authority
250.862.4200

www.interiorhealth.ca

Northern Health Authority
1.866.565.2999

www.northernhealth.ca

Vancouver Coastal Health Authority
1.866.884.0888

www.vch.ca

Vancouver Island Health Authority
1.888.533.2273

www.viha.ca

- Home Care Nursing is subsidized by government. A doctor's authorization is needed.

Child Care

- A daycare subsidy is available on a sliding income scale. Further details and applications are available through the Ministry of Children & Family Development.

Ask about the Child Care Subsidy Program:

Victoria 250.356.6501

Toll free in BC 1.888.338.6622

www.mcf.gov.bc.ca/childcare/subsidy_promo.htm

How Do I Get to My Treatment?

Sometimes you might not feel well enough to drive to your cancer-related treatment appointments, and your friends and family may not be available. Here are some options on how to get to your appointments and information on coverage for transportation costs.

Volunteer Drivers

- Canadian Cancer Society provides volunteer drivers for people receiving treatment or attending medical appointments, a minimum of 24 hours notice is required. Contact your local Canadian Cancer Society office or toll free 1.888.939.3333
- Freemasons Cancer Care Program provides free transportation for patients in outlying areas. Contact your local Canadian Cancer Society for more information.
- Community volunteer groups may also provide drivers.

Bus Passes

- Passes are available for seniors receiving Guaranteed Income Supplement, or may be available to people with disabilities receiving Income Assistance.
- Clients must call the office to apply. An application will be sent if applicant is eligible.
- Bus passes cost \$45 for the year beginning in January. The cost is the same, no matter how many months have passed.
- Contact Ministry of Employment & Income Assistance

Toll free 1.866.866.0800 (press 4, then 3)
www.eia.gov.bc.ca/programs/other.htm#bp

Greater Vancouver Transportation Authority - Translink

- If you are a resident of Greater Vancouver and have palliative care needs, you may qualify for one of several public transit assistance programs. For more information, phone Translink 604.453.4634

www.translink.bc.ca

Travel Assistance Program (TAP)

- This program through the Ministry of Health offers travel discounts to eligible BC residents who must travel for non-emergency medical service not available in their own community and whose travel expenses are not covered by third party insurance or other government programs.
- To be eligible, you must be a BC resident and enrolled in the MSP; you must have a physician's referral for medical services that are not available locally, escorts are also eligible if traveling with those incapable of independent travel.
- TAP forms are available from your family doctor, specialist's office, or a cancer centre.
Phone toll free 1.800.661.2668
Victoria 250.952.1587
www.health.gov.bc.ca/rural/tap_patient.html

Program Benefits May Include:

- Harbour Air: 30% discount off regular economy fares on air fairs.
For more information phone toll free 1.800.665.0212
www.harbour-air.com
- Central Mountain Air: Regular fare discounted and some flight restrictions waived.
Phone toll free 1.888.865.8585
www.cmair.bc.ca
- VIA Rail: 30% discount.
Phone toll free 1.888.842.7245
www.viarail.ca
- BC Ferries: 100% discount for patient, vehicle and escort, when required.
Phone toll free 1.888.223.3779
www.bcferries.com
- Pacific Coach Lines: Deducts the ferry fare from the ticket price on travel between Victoria and Vancouver. Also provides free bus transportation for cancer patients requiring care at the Vancouver Cancer Centre.
For more information phone toll free 1.800.661.1725 or Vancouver 604.662.7575
www.pacificcoach.com
- Malaspina Coach Lines: Deducts the ferry fare from the ticket price on travel from Powell River and Vancouver.
Phone toll free 1.877.227.8287
www.vcmbc.com/page.cfm/1319
- Angel Flight: Provides free air transport for cancer patients who, due to their medical condition, cannot travel by conventional means – to and from points on Vancouver Island and Lower Mainland.
For more information call 250.818.0288
www.angelflight.ca

- HawkAir: Special medical fares are special fares that do not require advance booking, allow change of travel dates without change fee, are refundable, and can be booked for an open return.
For more information call 1.800.487.1216
www.hawkair.net
- Helijet: 30% discount on full economy fare for flight between Victoria and Vancouver Harbour or Vancouver Airport.
For more information call 1.800.665.4354
www.helijet.com
- North Pacific Seaplanes: 30% discount on air travel in Prince Rupert/Queen Charlotte area.
For more information call 1.800.689.4234
www.northpacificseaplanes.com
- Pacific Coastal Airlines: Special medical fares can be purchased any time prior to scheduled flight. Fully refundable, no change or cancellation fees. Flights to/from Vancouver, Anahim Lake, Bella Bella, Bella Coola, Campbell River, Comox, Cranbrook, Klemtu, Masset, Port Hardy, Powell River, Terrace, Trail, Victoria, Williams Lake.
For more information call 1.800.663.2872
www.pacific-coastal.com

Other Sources of Help for Travel

- Individuals (and spouses if required as medical escort) may be eligible for assistance with treatment travel costs through their private extended health benefit plans.
- If finances are a concern, contact your local Emergency Aid Program through the Canadian Cancer Society. If you are eligible, you may receive financial help for your mileage costs for treatment if you live out of town.
- People receiving income assistance through the Ministry of Employment & Income Assistance may apply for a Specialized Transportation Subsidy through their worker. This will enable clients to access transportation costs in lieu of the use of a bus pass.

Car Expenses

Car Insurance Discounts

- People who are the registered vehicle owner (or if you lease the vehicle), have a permanent disability and are considered handicapped under the Motor Fuel Tax Act, may be eligible for a 25% discount on basic Autoplan coverage.
- Applicant must have a Motor Fuel Tax claim number when applying for insurance discount.

Fuel Tax Rebate for Persons with Disabilities - Ministry of Small Business & Revenue

- Must own or lease a motor vehicle.
- You may apply if you are a person who has been certified by a qualified medical practitioner

as experiencing a permanent impairment of locomotion to such an extent that the use of public transportation would be hazardous.

- Limit of \$400 per year could be claimed.
- Contact the Consumer Taxation Branch of the Ministry of Small Business & Revenue:
Vancouver 604.660.4524
Toll free 1.877.388.4440
www.rev.gov.bc.ca/ctb
- Call for eligibility criteria and request for application Form XE-8.

Parking Permits for People with Disabilities

- Handicap parking signs allowing people with disabilities to use designated accessible parking spaces are available.
- Application must be filled out and signed by a physician.
- Permits are available to people with permanent or temporary disabilities that impair mobility, visitors with mobility impairments, and organizations that provide transportation to persons with mobility impairments.
- Cost for permit: \$15 for temporary, permanent or organization permits. Visitor permits are \$25. A refund of \$10 is issued upon return of permit.
- Permits are available through:
Social Planning and Research Council of BC (SPARC BC)
Phone 604.718.7744
www.sparc.bc.ca

Victoria Disability Resource Centre

814 Broughton Street
Victoria, BC V8W 1E4
Phone 250.595.0044
www.drcvictoria.com

Peninsula Senior's Hotline

#103 – 9717 – 3rd Street
Sidney, BC
Victoria 250.655.4402
Colwood 250.478.5373
Duncan 250.746.3930
Nanaimo 250.758.5547

Important Contact Numbers

BC Cancer Agency Patient & Family Counselling Services

Vancouver	1.800.663.3333 or 604.877.6000, local 2194
Fraser Valley	1.800.523.2885 or 604.930.2098
Victoria	1.800.670.3322 or 250.519.5525
Kelowna	1.888.563.7773 or 250.712.3963

BC Cancer Agency website www.bccancer.bc.ca

Canadian Cancer Society 1.888.939.3333 (Canada)

Fraser Valley Region	1.888.222.2240 or 604.533.1668
Greater Vancouver	1.888.229.8288 or 604.253.8470
Interior Region	1.800.403.8222 or 250.762.6381
Kootenay Region	1.800.656.6426 or 250.426.8916
Northern Region	1.800.811.5666 or 250.564.0885
Vancouver Island	1.800.663.7892 or 250.592.2244
Yukon Territory	1.867.668.6440

(call collect outside of Whitehorse)

Canadian Cancer Society website www.cancer.ca

Enquiry BC (Provincial Government Programs):

Victoria	250.387.6121
Vancouver	604.660.2421
Toll free	1.800.663.7867

Provincial Government website www.gov.bc.ca

Government of Canada (Federal) Programs:

Toll free	1.800.622.6232
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Federal Government website www.servicecanada.ca

Other:

BC Coalition of People with Disabilities www.bccpd.bc.ca
604.875.0188

PovNet www.povnet.org 604.876.8638

Notes:

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Supporting research & care at BC Cancer Agency

